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A.W.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

PHILIP T. DAVIS, ET AL.

Serial No.: 09/328,856

Filed: June 9, 1999

For: METHOD AND SYSTEM FOR
PROVIDING INSURANCE PROTECTION
AGAINST LOSS OF RETIREMENT
ACCUMULATIONS IN A TAX FAVORED
DEFINED CONTRIBUTION PLAN IN THE
EVENT OF A PARTICIPANT'S DISABILITY

Art Unit: 2175

Examiner: SAMUEL G. RIMELL

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RESPONSE AND AMENDMENT

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Technology Center 2100

Commissioner for Patents
P.O. Box 1450
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Dear Sir:

In response to the Office Action dated October 24, 2003 in connection with the above-identified application, the due date for response to which has been extended to April 24, 2004 by the enclosed Petition for Extension of Time, please enter and consider the following amendments and remarks.